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ABSTRACT

This resource guide provides an overview of student financial aid for students with disabilities. It also discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. It addresses the financial aid application procedure, explains key terminology, and suggests timelines and resources for those individuals seeking financial aid. Specific topics include: (1) the three types of financial aid (grants, loans, and work-employment); (2) federal financial aid; (3) what constitutes the "family contribution"; (4) the cost of attendance; (5) financial need; (6) the financial aid process; (7) the financial aid package; (8) expenses that are considered disability related; (9) how vocational rehabilitation fits into the financial aid process; (10) coordination between the vocational rehabilitation agencies and the financial aid offices; (11) financial aid for graduate study; and (12) other sources for financial assistance, such as Supplemental Security Income, Social Security Disability Insurance, services for disadvantaged students, state programs, and private scholarships. World Wide Web sites that offer information about student financial aid are listed as well as 12 selected resources. A pre-college financial aid checklist is included. (CR)

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HEATH Resource Center

1998 FINANCIAL AID FOR STUDENTS WITH DISABILITIES

Education beyond high school in the United States is optional but has become a necessary investment in future employment and life satisfaction for many people. Most, however, cannot afford to make this investment without some outside monetary assistance in meeting the cost of postsecondary education. Over the years, public and private sources of money have been developed specifically to provide that help for education. As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable distribution of student financial aid.

Financial aid is based upon a partnership among the student, parents, postsecondary educational institutions, state and federal government, and available private resources. For the student with a disability, the partnership may be extended to include a Vocational Rehabilitation agency and the Social Security Administration. Such a partnership requires the cooperation of all, and an understanding by each of their responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws frequently are amended, and eligibility requirements, policy, and disbursement of governmental funds change each year. As the costs of obtaining postsecondary education rise, keeping informed about changes in the financial aid system becomes essential. This resource paper provides an overview of student financial aid. It also discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The paper also addresses the financial aid application procedure, and suggests timelines and resources for those individuals seeking financial aid.

The information in this paper was based upon the best available information at the time of publication in the fall of 1997 and reflects information for the 1998-99 school year. The HEATH staff have prepared this resource paper for students, parents, and all professionals who assist students with disabilities to secure financial assistance for postsecondary education.

The discussion below covers the various types of financial aid, the technical words and phrases used to discuss it, and the process involved in its disbursement. Particular attention is given to expenses that are considered disability-related, and suggestions are made about ways in which some of those expenses may be met. There follows a brief description of Vocational Rehabilitation (VR) agencies, the services that they may provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

WHAT IS FINANCIAL AID?

Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his or her own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the financial aid office of the institution he or she plans to attend.

Three types of aid are available:

1. Grants–Gifts and scholarships, which do not have to be repaid.
2. Loans–Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated).
3. Work–Employment, which enables a student to earn a portion of school costs during or between periods of enrollment.

FEDERAL FINANCIAL AID

The federal government contributes to all three types of student financial aid. These programs are explained in a booklet called *Funding Your Education* from the U.S. Department of Education. Free copies of this booklet may be

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obtained by writing Federal Student Aid Programs, Box 84, Washington, DC 20044, or by calling (800) 433-3243 or (800) 730-8913 (TTY). Or, look for the booklet at the following web address: http://www.ed.gov/prog_info/SFA/FYE/.

The programs described in the booklet are:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)
3. Federal Work-Study (FWS)
4. Federal Perkins Loans
5. Federal Family Education Loans (FFEL) including:
   a. Federal Stafford Loans (subsidized and unsubsidized)
   b. Federal PLUS Loans
6. Direct Loans including:
   a. Direct Subsidized Loans
   b. Direct Unsubsidized Loans
   c. Direct PLUS Loans

All of these programs, except the unsubsidized and PLUS loans, are based upon the financial need of the student and his or her family. Although the PLUS and unsubsidized loan programs do not take into account any family contribution, neither (individually or combined) can exceed the difference between the student's cost of attending a postsecondary institution and the student's other financial aid (including scholarships).

Generally, a postsecondary school participates in either the Federal Family Education Loan Program or in the Direct Loan Program. A student may not borrow both a Federal Stafford and a Direct Loan for the same period of enrollment, nor may a parent borrow both a Federal PLUS and a Direct PLUS simultaneously for the same student. The terms and conditions of the Direct Loan programs mirror those of the FFEL programs, except that the Direct Loan programs carry additional repayment options.

A program of national and community service, authorized under the National and Community Service Trust Act of 1993, also is available. This program provides individuals ages 17 and over the opportunity to earn education awards of $4,725 in exchange for full-time service of at least one year or part-time service of at least two years in an approved program of community service. An individual is eligible to serve up to two terms and earn up to two education awards. For more information about exchanging national or community service for educational funding, contact AmeriCorps at (800) 942-2677, or visit the web site at: http://www.CNS.gov/americorps.html.

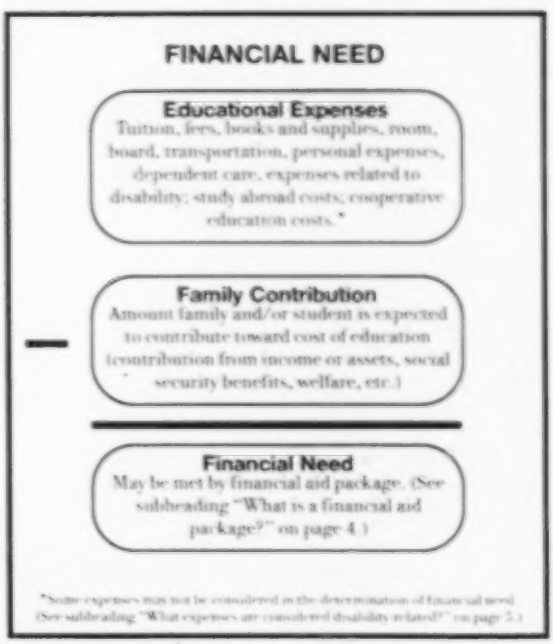
Some colleges, states, and other entities also may offer aid that is merit-based, which means that funds are provided to students without regard to financial need, if certain conditions (such as high grades) are met. The financial aid administrator at the school of choice is the best resource for locating merit-based or any other financial aid resources for attending that school.

WHAT IS THE FAMILY CONTRIBUTION?

The family contribution is the amount of money the family of a student is expected to contribute toward college expenses. The family includes the student and the student's parents in the case of a dependent student, or the student (and spouse, if any) in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized formula that takes into account the family's financial resources (income and assets), family size, and basic living expenses.

The calculation of family contribution is based on information provided by the student's family on a standardized need analysis form. All students applying for federal financial assistance are required to complete the Free Application for Federal Student Aid (FAFSA). There is no charge to the student or the student's family for processing this form or for determining the student's eligibility for federal financial assistance.

There is one other type of FAFSA, the Renewal FAFSA. This document also may be used to apply for federal student aid, but will be generated only for individuals who filed a FAFSA during the previous award year. The Renewal FAFSA form will include preprinted information, spaces for corrections to that information, and specific questions that must


FINANCIAL NEED
Educational Expenses
Tuition, fees, books and supplies, room, board, transportation, personal expenses, dependent care, expenses related to disability, study abroad costs, cooperative education costs.*
—
Family Contribution
Amount family and/or student is expected to contribute toward cost of education (contribution from income or assets, social security benefits, welfare, etc.)
Financial Need
May be met by financial aid package. (See subheading "What is a financial aid package?" on page 4.)
*Some expenses may not be considered in the determination of financial need. (See subheading "What expenses are considered disability-related?" on page 5.)

be answered by all applicants.

Students who also are applying for non-federal financial assistance from schools or from their state of residence may be required to complete an additional form, and they may be required to pay a fee for processing the information on the additional form.

It is advisable to check with the financial aid offices of the schools that you are interested in attending to determine what additional forms for non-federal assistance you should file.

The financial aid office can tell you about the availability of state aid and whether an additional form is needed for the state aid. If you reside in a state other than the one in which the school is located, the school can tell you where to obtain this information for the state in which you reside. The financial aid office can either supply you with any additional forms needed to apply for state aid or tell you how to obtain that form.

Some students are not expected to receive financial support from their parents toward a postsecondary education program. A student may qualify as financially independent if he or she: is 24 years of age or older by December 31 of the award year (12/31/98 for the 1998-99 award year); is a veteran of the armed forces of the United States; will be a graduate or professional student for 1998-99; is an orphan or ward of the court; is married; has legal dependents other than a spouse; or is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

The family contribution of an independent student is calculated based upon the income and assets of the student (and spouse, if married.)

WHAT IS THE COST OF ATTENDANCE?

Each school must estimate the costs a student will reasonably encounter in order to attend that school. Cost of attendance will always include a figure for tuition and fees. Supplies needed for coursework are sometimes included in tuition, but more often books and supplies are estimated separately. Cost of attendance should include estimates for living expenses, primarily room and board, but also a moderate amount for personal and miscellaneous expenses. Cost of attendance is sometimes called "cost of education," or "student budget."

For students living in dormitories or other local housing, cost of attendance estimates should include transportation for trips between the student's home and the school at the beginning and end of the period of attendance, as well as any breaks during which the school closes its housing facilities. For a student commuting daily from home, transportation includes a reasonable amount for commuting, usually using public transportation if it is available. Purchase of a car for commuting purposes may not be considered an educational-related cost, although upkeep of a car during the student's enrollment may be included.

In addition, costs related to a student's particular personal circumstances may also be included if they are incurred as a result of attending the school. For example, cost of attendance may include day-care costs for students with dependent children. Expenses associated with a period of study abroad that is part of the student's educational program, or during a cooperative education experience, may also increase a student's cost of attendance. Costs related to a student's disability may also be included under certain circumstances (see page 5). A student who believes his or her costs are higher than the standard estimated by the school should ask to speak with the school's financial aid administrator.

Whether a student is taking classes on a full-time or part-time basis also may impact his or her cost of attendance. A student's "enrollment status" is usually measured as full time, three-quarter time, half time, or less than half time. The actual definition of these measurements may vary at different schools, but federal rules establish certain minimum definitions that must be used when determining the amount of the student's federal financial aid. Although a school may increase the amount of work required to classify a student as full time, the school may not reduce the federal minimum definition for any reason. However, a school may allow a student with unusual circumstances (such as a disability)

	School A	School B
COST OF ATTENDANCE	$5,000	$10,000
FAMILY CONTRIBUTION	$1,000	$1,000
Need for Financial Aid (cost minus family contribution)	**$4,000**	**$9,000**
SOURCES OF FINANCIAL AID		
Federal Pell Grant	$1,100	$1,100
Federal Campus-based Aid (FSEOG, Work-Study, Perkins)	$1,500	$3,000
Aid from Institution	$400	$2,000
Federal Stafford Loan	$1,000	$2,500
Total Financial Aid	**$4,000**	**$8,600**
Total Unmet Financial Need (to be met from outside sources, such as: additional family contribution, additional FFEL or Direct Loans for parents or students, private employment, local/ disability-specific scholarships, etc.)	**$0**	**$400**

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extra time to complete his or her program, and may award financial aid during the extra terms or periods of enrollment.

The amount of tuition estimated for a student attending on a part-time basis is generally less than the amount charged for full-time attendance. The allowances for books and travel also might be less for a part-time student. Allowances for room and board and certain other costs are eliminated entirely for students who attend less than half time. In addition to affecting a student's cost of attendance, part-time enrollment directly affects the maximum amount allowable under certain aid programs.

WHAT IS FINANCIAL NEED?

The financial need of the student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. In general terms, the formula to determine financial need is shown in the box on page 2.

There is no guarantee, however, that any one institution will be able to meet the total financial need of a student, with a disability or not.

WHAT IS THE FINANCIAL AID PROCESS?

The financial aid process is designed to equitably serve the approximately 19.5 million undergraduate and graduate students currently enrolled at more than 7,000 postsecondary educational institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability-related expenses, should express those needs to the aid administrator at the postsecondary institution. Because of the complexity of the system, however, they must take care to express those needs within the context of the system, as explained below.

According to many directors of financial aid, taking care to be early and accurate in applying for aid is the most important step in the financial aid process. However, completing the financial aid application form requires you to report actual or estimated income tax information well in advance of the April 15th Internal Revenue Service (IRS) tax filing deadline. Having this information available months before a family usually prepares the income tax form calls for advanced planning. Campus financial aid administrators suggest that a family complete or estimate the tax information in time to file the FAFSA (and any additional non-federal forms) by the school's deadline. If the actual IRS tax information is different from the estimate, send an amended report when it is available to the financial aid administrator rather than delay sending the form in the first place. If an individual's processed aid application is not received by the date specified by the school, the student may lose priority for many forms of aid, both federal and institutional. The school's deadline may have been as early as a date in January or February 1998 for the 1998–99 academic year. If the family reports only partial information, such as that obtained from W-2 forms, rather than complete financial information from the 1040 or other IRS forms, corrections will be necessary, causing potentially costly delays. Students and their families should be aware that because aid application deadlines may vary from school to school and may call for differing information, a very early and accurate preparation is necessary so that all deadlines can be met with appropriate information. If the school requests documentation of application information, such as signed tax returns or verification statements, the family must comply with the deadlines for those documents to keep the aid application process on track.

It also is important to note that students must reapply every year.

WHAT IS A FINANCIAL AID PACKAGE?

A financial aid package is a combination of financial aid resources (grants, loans, work) put together by the college financial aid administrator and designed to meet, as closely as possible, a student's individual financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, the student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different schools. It pays for a student to compare not only the dollars offered, but also the composition of the financial aid package each institution offers. The following examples illustrate different packages of financial aid that a student might be offered at two different schools: School A, which costs $5,000 to attend and School B, which costs $10,000. (See box on page 3.)

Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts a student could expect from a similar school.

In the examples on page 3, School B offers $8,600 this year, whereas School A offers less than half of that. However, if the student chooses School B, he or she must find $400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and necessary sup-

port services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each school, however, students need to consider level of indebtedness, terms of loan repayment, and the school's policy on how the aid packages are constructed in subsequent years. Students, their families, financial aid personnel, and where relevant, rehabilitation counselors of students with disabilities are concerned about what level of indebtedness a student can reasonably be expected to repay upon completion of education. Often career choices determine (or are determined by) level of indebtedness from loans and terms of repayment of financial aid loans.

From year to year, financial aid administrators may vary the combination of grant, loan, and work-study money in a student's aid package, emphasizing loans for freshmen and work-study or scholarships in later school years—or the other way around. There might not be a uniform policy on financial aid package combinations over time. It is definitely appropriate to ask the financial aid administrator what the school's policy is beyond the first year of study.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The student with a disability often faces additional expenses not incurred by other students. These may include:

- Special equipment (related to the disability) and its maintenance;
- Expenses of services for personal use or study, such as readers, interpreters, note takers, or personal care attendants;
- Transportation necessary to pursue an academic program, if regular transportation is not accessible; and/or
- Medical expenses relating directly to the individual's disability that are not covered by insurance.

Students should be sure to inform the aid administrator of disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for guide dogs, batteries for hearing aids and a Telecommunication Device for the Deaf (TDD) [now called a Typed Text or TTY], or the cost of recruiting and training readers or personal care attendants.

Often, leaving home necessitates the purchase of new or additional equipment that will allow the student to be independent at school. For example, the student's secondary school may have furnished an adapted computer or other disability-related equipment necessary for use in school, but that equipment belongs to and remains at the high school after the student graduates. Students with disabilities should seek assistance from the Office of Disability Support Services and/or the financial aid office to determine disability-related expenses.

Once these expenses are identified, students should provide the financial aid administrator with documentation of any disability-related expense that is required to ensure attainment of their educational goals. Where applicable, this documentation should also state the amounts that will be covered by insurance and other assisting agencies. Depending upon the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain, the student should check with the financial aid office.

Some of the special equipment and support services may be available at the postsecondary institution, through public and private community organizations, the state Vocational Rehabilitation agency, or organizations of and for people with disabilities. The student should check with the Student services personnel, 504 coordinator, or Office of Disability Support Services at the postsecondary institution.

Probably the most valuable resource to a new student is the network of students with disabilities already on campus. Students with disabilities who have had similar experiences and similar needs are likely to have practical advice and low-cost solutions to problems that incoming students with disabilities frequently face.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it still is important to let the financial aid administrator know of any anticipated expenses. Such information is considered in the determination of the student's financial need, on which all aid decisions are based. It also is important to understand that disability-related expenses that are covered by other assisting agencies cannot also be covered by financial aid from the school.

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to students with disabilities often is provided by state Vocational Rehabilitation (VR) agencies. In some states, there are two agencies: a general agency and one for persons who are blind or visually impaired. In other states, there is one agency serving all persons with disabilities. State Vocational Rehabilitation agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may contact a state education agency, public library,

or Governor's Committee on Employment of People with Disabilities for the telephone number and address of your local VR agency.

The local VR agency has counselors who can help a person with a disability determine eligibility for assistance. The VR program is an eligibility program, rather than an entitlement program. To be eligible for services, an individual must have an impairment that results in a substantial impediment to employment, and would be able to benefit from and requires VR services for employment. The primary goal of a VR counselor is to assist the client in becoming employed; therefore, the counselor will look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on state agency policies governing economic need, order of selection, and other policies of the agency.

Among the services that may be provided by VR agencies to a student who is a client are:

- Tuition expenses;
- Reader services for persons who are blind or learning disabled; interpreter services for people who are hearing impaired; and/or individually prescribed aids and devices, which are authorized in advance in an Individualized Written Rehabilitation Program (IWRP) developed jointly by the client and the counselor;
- Telecommunications, sensory, and other technological aids and devices; and/or
- Other goods and services that help an individual with a disability become employed.

The above items may differ from state to state, be subject to a test of a client's ability to pay, or require the use of resources from another agency before a commitment of VR funds is made. There are differences among states' VR programs because each participating state administers its own program through the provisions of a state plan that has been developed under the guidelines of the Act and approved by the U.S. Department of Education. For additional information, request *Vocational Rehabilitation Services—A Consumer Guide for Postsecondary Students* from HEATH.

IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of financial aid administrators and Vocational Rehabilitation administrators. These agreements allow for a coordinated effort in providing funds for students with disabilities in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution will follow in determining the aid to be granted to the VR client/student. It is important to note that under the guidelines of such Vocational Rehabilitation/Financial Aid agreements, students served by VR are required to apply for student financial aid.

Through standardized information exchange forms, the VR and financial aid offices are kept abreast of what the other is doing. The process is not a simple one; it takes time and requires a constant effort by both offices and the student. Often a student's aid package is recalculated several times as any new information is provided by either office.

The best advice for a student with a disability in the quest for financial assistance is to contact as early as possible both the VR agency where the student is a client and the financial aid office of the institution that the student plans to attend to be sure to meet both their deadlines. The institution will determine the student's eligibility for student financial assistance and develop an award package. Meanwhile, VR will determine the student's additional disability-related needs, and, if possible, will award funds. Whatever is not covered by the VR agency can be recalculated by the institution into the student's expenses and, if funds allow, the student's aid can be increased. Even with excellent cooperation between the financial aid administrator and the Vocational Rehabilitation counselor, there still may be remaining need for additional family contribution or loans.

IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional study as part of the educational process has caused concern over the availability of funds for graduate study. After a student completes an undergraduate degree program, he or she is no longer eligible for certain sources of federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Because there is the expectation of employability after completion of a technical, community college, or undergraduate degree program, state VR agencies may be reluctant to fund graduate studies. Nevertheless, there are sources of funding available specifically for advanced degrees.

Many students use the traditional routes of institutional scholarships in the field of study, part-time or alternate semester employment, loans, savings, assistantships, and family contributions as the primary routes to the graduate degree. The graduate school or academic department can provide information about funding.

ARE THERE OTHER POSSIBLE SOURCES FOR FINANCIAL ASSISTANCE?

Supplemental Security Income

Supplemental Security Income (SSI) is a federal program set up to provide financial assistance to persons who are aged, blind, or disabled who have little or no income and resources. The amount of SSI payment is dependent upon the income and resources of the client. (If the student is under 18, some of the parent's income and resources will be included.) The student should be aware that earnings from work-study or other work may affect SSI benefits. If the Social Security Administration approves a Plan for Achieving Self Support, the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student, or by the student. For more information regarding SSI and the Plan for Achieving Self Support, contact the local Social Security Administration office.

Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. A student who has been employed may file based on his or her own work record. If the parents of a student with a disability have filed for Social Security, or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact the local Social Security Administration office.

Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution and some have been established as part of a private or public organization. These programs were set up to provide counseling and other services to disadvantaged students and students with disabilities. One of the responsibilities of the programs is to help place students and sometimes help to negotiate financial assistance for students with the postsecondary institution. Many colleges also have federally funded programs of services for disadvantaged students, including students with disabilities. These programs provide some services, academic assistance, and may provide financial assistance as well. Because each program is individualized to a specific campus, check with the campus of your choice to determine if there is a Special Services Program, and what services are offered.

For more information on the location of Talent Search, Educational Opportunity Centers, and Special Services Programs, contact Division of Student Service, 1250 Maryland Avenue, SW, Portals Building, Suite 600, Washington, DC 20202-5249.

State Programs

Most states now have some form of student assistance. These programs vary by state. To find out the details of state grants and loans, students should contact their high school counselor or college financial aid administrator.

Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include parents' place or type of work, military experience, and ethnic background; student's career goals; religious affiliation; extracurricular activities, etc. Such scholarships may be researched by purchasing or borrowing books about financial aid from a school or public library. Several of these are mentioned in the Selected Resources section at the end of this paper. There are very few scholarships available for persons whose unique situation is disability. Since there is no central list of scholarships for students with disabilities, HEATH staff have surveyed organizations and foundations across the country and developed a listing of organizations that do provide scholarships for persons with particular disabilities. Note that the amount of money from one of the disability scholarships may be token and ceremonial rather than substantial. Disability organization scholarships are generally $500 to $1,000 per year.

In general, the best resource for all students, including those with disabilities, is the financial aid administrator at the college being considered. The financial aid administrator has been trained to understand and explain the complex system of financial aid. In addition, the financial aid administrator will be familiar with local, state, and private sources of funding, and can tie these together with institutional resources to create the most advantageous financial aid package for the student.

However, any problems encountered in applying to a school, or in completing the financial aid appli-

cation in a thorough and timely manner, could adversely affect the quality of any financial aid package for which a student may be eligible. Students may apply to, and "shop" among, several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead time involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a school and preparing to apply for financial aid up to two years in advance of high school graduation.

The International Kiwanis Club recommends checking with local Kiwanis organizations to see if they offer scholarships. To find the number of the local chapter, call (317) 875-8755.

The Elks Grand Lodge in Winton, NC may be contacted for scholarships at (919) 358-7661.

Local chapters of the Rotary Club offer scholarships for overseas study. Call (202) 638-3555 for more information.

The Lions Club International may be contacted at (630) 571-5466 to find the telephone number for the District Governor in your area.

Another possible source of funds may be the National Association of American Business Clubs at P.O. Box 5127, High Point, NC 27262. (910) 869-2166.

Scholarship Search Services

Entrepreneurs in many cities have established scholarship search services which have information about thousands of scholarships nationwide and which provide–for a fee–lists of those most appropriate for individual clients. These services usually can be found in the yellow pages or from a long-distance information operator in various large cities (San Francisco, New York, Houston, and others) under names such as Scholarship Information Service or Scholarship Search. Be forewarned, however, that the value of the information provided by such services can vary considerably. Therefore, as with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for students with disabilities. Remember, as discussed previously, there is relatively little grant money made available on the basis of disability. Thus, search services are not likely to list scholarships specifically intended for students with specific disabilities. Rather, they may identify funds available to students by geographic area; areas of student interest; school attending; professional, civic, or religious affiliation; or some other criterion.

The student who is willing to invest some time and effort is likely to be just as successful in locating funding sources as any fee-charging search services might be. Information about federal student aid programs is readily available at no charge (see Selected Resources), while high school guidance counselors and college financial aid offices are a good resource for information about state-based and institutional aid. Also, the reference section of a college or community college library is likely to have guidebooks and directories listing grants and scholarships. It is increasingly more common for high school guidance departments, libraries, and colleges to offer computerized scholarship searches at little or no cost. Finally, there are numerous sources of information about financial aid and scholarships to be researched on the World Wide Web, including several search services that charge no fee at all. (See the following section, Internet Searches.)

Internet Searches

Students with Internet access will find a wealth of information about how to complete the FAFSA , as well as additional grants and scholarships for which they may apply. The following World Wide Web addresses are listed to facilitate an electronic search. Note that many web sites offer additional links to other related sites.

1. Easy Access for Students and Institutions (EASI). Information about the financial aid system is offered here:
   http://easi.ed.gov/project.html

2. Financial Aid for Students. The Department of Education's Office of Postsecondary Education offers information and links relating to federal student assistance programs:
   http://www.ed.gov/offices/OPE/students/

3. The Financial Aid Information Page is a comprehensive resource that will connect students with mailing lists, news groups, loan information, and scholarships for special interest groups such as females, minorities, veterans, etc.:
   http://www.finaid.org

4. FAFSA Express. Students may download, complete, and file the FAFSA electronically from this site:
   http://www.ed.gov/offices/OPE/express.html.
   Or, call the FAFSA Express Customer Service Line for more information at (800) 801-0576.

5. The College Board Home Page includes an instant profile search of available grants and scholarships:
   http://www.collegeboard.org/

6. fastWEB (Financial Aid Search Through the WEB), is a searchable database of more than 180,000 private sector scholarships, fellowships, grants, and loans. Used by colleges across the United States, fastWEB is now available to you at no charge through the World Wide Web, courtesy of the Financial Aid Information Page and Student Services, Inc.:
http://www.fastweb.com

7. CASHE (College Aid Sources for Higher Education), provided free through Sallie Mae's Online Scholarship Service, is a database of more than 180,000 scholarships, fellowships, grants, loans, internships, competitions, and work-study programs sponsored by more than 3,600 organizations:
http://scholarships.salliemae.com/

8. SRN Express is a free web version of the Scholarship Resource Network (SRN) database, which focuses on private-sector, non-need-based aid. The award listings in the SRN database contain more detailed information than can be found in most scholarship databases and scholarship directories:
http://www.rams.com

9. CollegeNET MACH25 is a free web version of the Wintergreen/Orchard House Scholarship Finder database. This database contains listings of more than 500,000 private sector awards from 1,570 sponsors. The database is updated annually:
http://www.collegenet.com/mach25/

10. The National Association of Student Financial Aid Administrator's (NASFAA) homepage includes two free downloadable publications for students and their parents, *Cash for College* and *TIPS: Timely Information for Parents and Students*. The site also contains links to other financial aid-related websites:
http://www.nasfaa.org

Foundation Center

The Foundation Center, with headquarters in Washington, DC and New York, and cooperating collections in nearly 100 cities across the country, can provide names of private foundations that donate money for particular activities or causes. The Foundation Center has a volume of listings called *Foundation Grants for Individuals* arranged in broad categories. It can be used there or purchased for $65 + $4.50 for shipping and handling. To find the address of the nearest cooperating collection, call (800) 424-9836.

SELECTED RESOURCES

The Big Book of Minority Opportunities (1997), edited by Willis L. Johnson, lists employment opportunities, financial aid sources, and career information services for members of minority groups. Although the volume is not specifically for those with disabilities, many students may find it an important resource. This well-organized directory lists over 4,000 general sources of financial aid. Programs cited include scholarships, fellowships, and loans for college study; job training and retraining activities; summer employment and internship options; occupational information and career-guidance assistance; and employment skills banks and talent bank services. Available by prepaying $35.00 to Garrett Park Press, P.O. Box 190A, Garrett Park, MD 20896, or by calling (301) 946-2553.

The College Financial Aid Emergency Kit (1995-96), by Joyce Lain Kennedy and Dr. Herm Davis, while not disability specific at all, is one of the clearest and most useful small booklets available on the subject of utilizing the regular financial aid system to full advantage. Basic terms are defined, and needs for money immediately, soon, and in the future are addressed. Kennedy and Davis, who are especially experienced in clarifying all aspects of financial aid, describe ten steps to simplify the application process, alternative strategies for financing a college education, and numerous borrowing tips. Locating scholarships, grants, and other gifts is described, as are several save-ahead plans for those who have a few years before the actual college or graduate school dollars are to be spent. A realistic list of suggested reading concludes this 40-page booklet. Available by mail for $5.50 from Sun Features, Inc., Box 368, Cardiff, CA 92007 (include a self-addressed stamped envelope with 55¢ postage).

Dollars for College: The quick guide to financial aid for students with disabilities (1998), edited by Elizabeth A. Olson, is a compendium of 525 listings of organizations (including state rehabilitation services, training programs, some colleges and universities, and those serving veterans) that offer some type of financial aid for students with disabilities, or offer programs to train people with or without disabilities to prepare to work in the disability service field. In addition, there are several annotated lists of organizations established to assist persons with disabilities in areas other than financial aid. There is a description of Federal Financial Aid Programs, a glossary of Financial Aid Terminology, a section of Useful Books, and contact information for a short list of

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Associations Concerned with Persons with Disabilities. The Index helps readers locate programs of relevance to their own needs. *Dollars for College*, one of a series of special focus books on the subject, is available for $7.95 from Garrett Park Press, PO Box 190B, Garrett Park, MD 20896. (301) 946-2553.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid (1995–96) is one of many special focus guides produced regularly by Octameron Associates. This 140-page book is full of useful strategies, helpful hints, and good solid planning information, as well as information on the Reauthorization of the Higher Education Act, and includes a brief section about students with disabilities. Others in the series cover academic scholarships, college grants, loans, cooperative education opportunities, admissions, campus visits, and transition from high school to college. *Don't Miss Out* is available by prepaying $9.50 postage paid to Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. You also can request a brochure describing the whole series.

Financial Aid for the Disabled and Their Families (1996–98), by Gail Ann Schlachter and R. David Weber, promises to inform readers about the 900 programs that have been established just for individuals with disabilities or members of their families. The book is a useful and comprehensive resource for librarians and counselors, but promises more than it really delivers. The book is well-organized for use–it has chapters about financial aid for people with specific disabilities, and there are sections of each chapter for both undergraduate and graduate education–but entries are double- and triple-counted so as to inflate the total number of scholarships and other aids included.

The book is available for $39.50 plus $4.50 for shipping and handling from Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, or by calling (650) 594-0743.

Financial Aid for Graduate & Professional Education (1997), by Patricia McWade, is a 14-page pamphlet that provides a comprehensive overview of the topic. How and when to apply, determining financial need, types of aid available, aid for special groups (although not much on disability), debt management, and consolidation are some of the topics covered. Contact information about related resources is included. Available by prepaying $2.35 + $1.00 for shipping and handling to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282.

Financing Graduate School (1996), by Patricia McWade, answers the most frequently asked questions about financial aid for graduate school. Topics include aid eligibility, loan jargon, and information on tax laws pertaining to student loans. Available by prepaying $16.95 + $5.75 for shipping and handling to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282.

Funding Your Education from the U.S. Department of Education is a booklet that describes the federal student aid programs. The booklet is widely available in school and public libraries, or can be ordered free by writing Federal Student Aid Programs, Box 84, Washington, DC 20044, by calling (800) 433-3243, or by going to this website:
http://www.ed.gov/prog_info/SFA/FYE/

Grants for Graduate & Postdoctoral Study (1995), fourth edition, lists and fully describes a diverse collection of over 1,400 scholarships and grants usable at the graduate level for the study of nearly every discipline. This well-indexed guide provides practical tips as well as specific details about each award. Available in libraries or may be ordered by prepaying $89.95 + $9.75 for shipping and handling from Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282. (A fifth edition of this book is scheduled to be completed by August 1998 at a cost of only $32.95 plus $8.75 for shipping and handling. Contact the publisher for more information.)

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment (annual edition) is a publication of the American Legion covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but the information is designed to be of service to all students. The 120-page booklet contains sources of scholarships, cooperative education programs, and sources of career information. Available for $3 from American Legion National Emblem Sales, Attn: Need A Lift, Box 1050, Indianapolis, IN 46206.

Paying For College: A Guide For Parents (1994), by Gerald Krefetz for The College Board, incorporates the 1986 Tax Reform Act regulations to provide parents with practical advice. The 154-page book covers a range of sound financial management strategies for saving, investing, borrowing, and establishing credit for parents of teenagers as well as young children. There is an extensive glossary to clarify financial terms, appendixes providing an individual

tax table, a gift tax table, an income tax rate schedule for trusts, and information on interest rates and yields. Available by prepaying $14 plus $3.95 handling charge to The College Board, College Board Publications, Box 886, New York, NY 10101-0886.

The U.S. Department of Education's toll-free number (800) 433-3243 / (800) 730-8913 (TTY) may be used by seekers of federal student financial aid information. Toll-free calls from all 50 states and Puerto Rico can be made from 9 a.m. to 5:30 p.m. EST Monday through Friday. Callers will receive a recorded message and will be asked to remain on the line if they need additional information or if they have a specific question.

February 1998. Updated by Daniel Gardner and Anne Reamer from material prepared previously by HEATH. Careful review and comments by Linda Conard of the National Association of Student Financial Aid Administrators (NASFAA) and Robert Burns of the Maryland State Department of Education, Division of Rehabilitation Services, were gratefully appreciated.

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PRE-COLLEGE FINANCIAL AID CHECKLIST

During the Junior Year of High School

- ❑ Explore college profiles and programs. If possible, visit the colleges that most interest you.
- ❑ Investigate financial aid opportunities with your high school counselor.
- ❑ Write to college(s) of your choice for applications and financial aid information.
- ❑ Begin the application process with Vocational Rehabilitation and/or Social Security.
- ❑ If you are involved in Special Education services at your high school, be sure that your Individual Transition Plan (ITP) includes your academic and vocational goals.
- ❑ Collect information and document expenses for completing the financial aid forms.

By the Senior Year of High School

- ❑ Obtain the FAFSA from your high school counselor. Using the most accurate income tax information possible, complete the form.
- ❑ Mail the financial aid form as soon as possible after January 1, since forms postmarked before then do not count. (Be sure to check the application deadline for each school to which you plan to apply.)
- ❑ Complete and return to the college(s) all application materials and any financial aid documents requested by the college by the date indicated by the school (usually February/March).
- ❑ Keep track of the date on which you sent in each form. You should receive a Student Aid Report (SAR) within four weeks. If you have not received any response within four weeks, call the student aid center at the number listed on the FAFSA.
- ❑ When the SAR arrives, contact the financial aid offices of the colleges on your list to see if they need a copy of it.
- ❑ Keep in touch with the college financial aid offices during the course of the application process to verify that they have received your application data and that they are processing your aid package.
- ❑ If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.

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SCHOLARSHIP AND FINANCIAL AID RESOURCES

Scholarships specifically designated for students with disabilities are extremely limited. Students are urged to read the publications listed in the Selected Resources section of this paper and to pursue the scholarships available for qualities other than disability. Listed below are the organizations that offer the few disability-specific scholarships that have come to HEATH staff attention.

Alexander Graham Bell Association for the Deaf
3417 Volta Place, NW
Washington, DC 20007-2778
(202) 337-5220 (Voice/TTY)
(limited to individuals who are deaf or hard of hearing)

American Council of the Blind
1155 15th Street, NW, Suite 720
Washington, DC 20005
(800) 424-8666 (2:30–5:30 p.m. EST)
(202) 467-5081
(limited to individuals who are legally blind or visually impaired)

American Foundation for the Blind
11 Penn Plaza, Suite 300
New York, NY 10001
(800) 232-5463
(212) 502-7661

Association for Education and Rehabilitation of the Blind and Visually Impaired
4600 Duke Street
Suite 430
P.O. Box 22397
Alexandria, VA 22304
(703) 823-9690

Blinded Veterans Association
477 H Street, NW
Washington, DC 20001-2694
(800) 669-7079
(202) 371-8880
(limited to children and spouses of blinded veterans)

Central Intelligence Agency (CIA)
Personnel Representative
Undergraduate Scholar Program
P.O. Box 12727
Arlington, VA 22209-8727
(800) JOBSCIA
(703) 482-0677

Chairscholars Foundation, Inc.
Hugo and Alicia Keim
16101 Carencia Lane
Odessa, FL 33556
(813) 920-2737
(limited to high school seniors and college freshmen who have a serious physical disability)

Council of Citizens with Low Vision International (CCLV)
1859 North Washington Avenue
Suite 2000
Clearwater, FL 33755-1862
(800) 733-2258

Electronic Industries Foundation (EIF)
Attn: Marcie Vorac
2500 Wilson Boulevard
Suite 210
Arlington, VA 22201
(703) 907-7400
(703) 907-7422 (TTY)
(limited to students with disabilities who are pursuing undergraduate or graduate studies directly related to the electronics industry)

Foundation for Exceptional Children
1920 Association Drive
Reston, VA 20191
(703) 264-3507

Foundation for Science and Disability, Inc.
Richard Mankin, Grants Committee Chair
503 NW 89th Street
Gainesville, FL 32607-1400
(limited to science students with a disability entering a Master's or Doctorate degree program in engineering, math, computer science, or medicine)

Colleges and universities may offer specific scholarships for students with disabilities. Students should contact the financial aid office at each school to which they are applying to find out about such disability-related aid. In addition, students and counselors may consult the *Directory of College Facilities and Services for People with Disabilities*. The Directory is published by the Oryx Press, 4041 North Central at Indian School Road, Suite 700, Phoenix, Arizona 85012-3397. (800) 279-6799. The fourth edition of the Directory is 423 pages and contains an Index of Institutions that offer special financial aid programs. Libraries and guidance/counseling offices may wish to purchase this Directory, which is available for $125.00 (plus 10% for shipping and handling) from the publisher.

The Geoffrey Foundation
P.O. Box 1112
Ocean Avenue
Kennebunkport, ME 04046
(207) 967-5798
(limited to students who are deaf or hard of hearing and utilizing an auditory/verbal approach to communication)

Graduate Fellowship Fund
Gallaudet University Alumni Association
Alumni Office
800 Florida Avenue, NE
Washington, DC 20002
(202) 651-5060 (Voice/TTY)
(limited to Ph.D. students who are hearing impaired)

Immune Deficiency Foundation
25 West Chesapeake Avenue
Suite 206
Towson, MD 21204
(800) 296-4433
(limited to students with primary genetic immune deficiency)

Jewish Braille Institute of America
110 East 30th Street
New York, NY 10016
(212) 889-2525
(offered to students who are legally blind and wish to become rabbis, cantors, or Jewish educators)

La Sertoma International
5831 Outlook, Suite 10
Mission, KS 66202
(913) 287-3119
(limited to graduate students who are preparing to assist people who are blind)

Lighthouse, Inc.
111 East 59th Street
New York, NY 10022
(212) 821-9559
(limited to students who are legally blind who attend schools and have legal addresses in one of these states: NY, NJ, CT, PA, and New England states)

National Association of the Deaf
Stokoe Scholarship
814 Thayer Avenue
Silver Spring, MD 20910
(301) 587-1788
(301) 587-1789 (TTY)
(limited to graduate students who are deaf or hard of hearing)

National Clearinghouse for Professions in Special Education
The Council for Exceptional Children
1920 Association Drive
Reston, VA 20191-1589
(800) 641-7824
(703) 264-9476
(703) 264-9480 (TTY)
(limited to those who are preparing to enter the field of Special Education)

National Federation of the Blind
1800 Johnson Street
Baltimore, MD 21230
(410) 659-9314

National Hemophilia Foundation
110 Greene Street
New York, NY 10012
(800) 42-HANDI

National 4-H Council
7100 Connecticut Avenue
Chevy Chase, MD 20815
(301) 961-2800

NationsBank Abilities Scholarship Program
P.O. Box 1465
Taylors, SC 29687
(864) 268-3363
(awarded to students with disabilities who have permanent residence or attend school in Arkansas, District of Columbia, Florida, Georgia, Illinois, Iowa, Kansas, Kentucky, Maryland, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia; Applicants must demonstrate a 3.0 cumulative grade point average and have a declared interest in finance, business, or computer systems)

Parke Davis Epilepsy Scholarship Award
c/o IntraMed
Attn: John Bayliss
1180 Avenue of the Americas
New York, NY 10036
(800) 292-7373
(limited to students with epilepsy who are pursuing a college education)

The President's Committee on Employment of People with Disabilities
1331 F Street, NW
Washington, DC 20004
(202) 376-6200

Recording for the Blind and Dyslexic
20 Rozelle Road
Princeton, NJ 08540
(609) 452-0606
(limited to students who are blind or visually impaired or who have learning disabilities)

In addition to these organizations listed here, consult other disability-specific advocacy organizations to inquire about possible scholarships.

Spina Bifida Association of America
4590 MacArthur Boulevard, NW
Suite 250
Washington, DC 20007-4226
(800) 621-3141
(202) 944-3285

Tony Orlando Yellow Ribbon Scholarship
National Tourism Foundation
546 East Main Street
Lexington, KY 40508
(800) 682-8886
(limited to students with physical and/or sensory disabilities who are planning a career in the travel & tourism industry)

Venture Clubs Student Aid Award and Venture Clubs of America
Handicapped Student Scholarship
Two Penn Center Plaza
Suite 1000
Philadelphia, PA 19102-1883
(215) 557-9300
(offered to individuals with physical disabilities who are in need of further education)

Very Special Arts Young Soloists Program
Attn: Sara Qureshi
1300 Connecticut Avenue, NW
Suite 700
Washington, DC 20036
(800) 933-8721
(202) 628-2800
(202) 737-0645 (TTY)
(limited to students aged 25 and under studying selected musical instruments)

In addition to these organizations listed here, consult other disability-specific advocacy organizations to inquire about possible scholarships.

HEATH Publications/Price List and Order Form 1998

The HEATH Resource Center operates the national clearinghouse on postsecondary education for individuals with disabilities. Support from the U.S. Department of Education enables the Center, a program of the American Council on Education, to serve as an information exchange on educational support services; policies and procedures; adaptations; and opportunities at American campuses, vocational-technical schools, adult education programs, independent living centers, and other postsecondary training entities. This information assists people with disabilities in developing their full potential through postsecondary education and training.

- Single copies of printed materials are available for the cost-recovery prices listed below. *Note the discounted rate for All Resource Papers* or *All Reprints*
- Duplication of HEATH materials is encouraged and no further permission is necessary.
- To determine bulk rate prices for multiple copies of printed materials, contact HEATH at: telephone: (202) 939-9320 (V/TTY) • fax: (202) 833-4760 • e-mail: heath@ace.nche.edu
- Those who do not need materials in print may access them directly from the following gopher site: gopher://bobcat-ace.nche.edu

Please mail order form and payment to:
ACE/HEATH
Department 36
Washington, DC 20055-0036

Resource Papers

$2 each – All 16 for $25 • *Number of Resource Papers _____

___ (AHI) Head Injury Survivor on Campus
___ (BVI) Students Who Are Blind or Visually Impaired
___ (CI) Maximizing Success for Young Adults with Chronic Illness
___ (CPP) Career Planning and Employment Strategies
___ (DB) Students Who Are Deaf/Blind on Campus
___ (DHH) Students Who Are Deaf or Hard of Hearing
___ (DL) Adults With Disabilities and Distance Learning
___ (ESLD) Educational Software for Students w/LD
___ (FA) Financial Aid for Students w/Disabilities
___ (GR) Getting Ready for College: Advising Students w/LD
___ (LD) LD Adults in Postsecondary Education
___ (MSP) Measuring Student Progress in the Classroom
___ (MTM) Make the Most of Your Opportunities
___ (OSN) Young Adults w/LD & Other Special Needs
___ (PSY) Adults w/Psychiatric Disabilities on Campus
___ (PVR) Vocational Rehabilitation Services
___ (SAS) Strategies for Advising Students w/Disabilities

Newsletter Article Reprints

$1 each – All for $10 • *Number of Reprints _____

___ (ADD) Adults w/Attention Deficit Disorder
___ (AHS) After High School, What's Next?
___ (CC) Community Colleges & Students With Disabilities
___ (CD) Career Development
___ (CTD) Computers, Technology & People w/Disabilities
___ (EDL) Disability Law/Emerging Issues
___ (FAC) Facts You Can Use or "Stat Pack"
___ (GTM) Get the Most Out of College: Mobility Limitations
___ (LDHA) LD Among High Achieving Students
___ (LS) Students w/Disabilities and Law School
___ (MCS) Students w/Multiple Chemical Sensitivity
___ (OAML) Options & Accommodations in Math & Foreign Language
___ (RS) Rural Students w/Disabilities
___ (SCS) Student Consumer Speaks Up
___ (SA) Substance Abuse Among Students w/Disabilities

Information from HEATH

(Electronic Newsletter – Add your e-mail address if you would like to be added to the subscription list.) No Charge

Other Publications *(Prices for each item listed below.)*

	PRICE	QTY	TOTAL
___ (BRO) ADA and Section 504 – The Law and Its Impact on Postsecondary Institutions (two brochures, in color) sets of 5 (10 brochures) for $3.	$ 3	____	____
___ (CAC) How to Choose a College – Guide for the Student with a Disability (16-page booklet with pictures and text) $1 each.	$ 1	____	____
___ (CFD) College Freshmen with Disabilities: A Triennial Statistical Profile – 1995 (book of text, tables, and figures) No charge.	Free	____	____
___ (RD) HEATH National Resource Directory on Postsecondary Education & Disability – 1996 (64-page annotated listing of 190 organizations) $5 each.	$ 5	____	____

Alternate Media *(Prices as listed for each item above)*

___ Audiocassette ___ I have enclosed a blank 3 1/2" HD/DS diskette for transfer to: ❑ MS-DOS ❑ Macintosh

Billing Information *(All orders must be prepaid)*

Resource Papers $_____
Newsletter Article Reprints $_____
Other Publications $_____

Method of Payment: ❑ Check payable to ACE/HEATH
❑ Purchase Order
❑ Visa
❑ Mastercard

Name_____ Credit Card Account Number _____

Address_____ Expiration Date_____

City/State/Province_____ Zip/Country_____ Signature_____

Telephone Number_____ Fax Number 15 Electronic Mail Address_____

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